

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In Re: : Bankruptcy No. 19-11217 TPA  
Leo J. Nixon, :  
Debtor : Chapter 13  
Leo J. Nixon, :  
Movant : Related to Document No. 39  
v. :  
Specialized Loan Servicing, LLC, :  
AND :  
Ronda J. Winnecour/Esquire :  
Chapter 13 Trustee, :  
Respondents :

**ORDER**

**AND NOW**, this 19th day of August, 2020, it is hereby **ORDERED** that:

- (1) The Modification Agreement between **Leo J. Nixon & Specialized Loan Servicing, LLC** is approved;
- (2) The terms of the loan shall be as follows:
  - a. Due Date: September 1, 2020 and the 1st of each month thereafter;
  - b. New Monthly Payment: \$285.37 = \$95.33 (P&I) + \$190.04 (Escrow)
  - c. Interest Rate: 3.375%;
  - d. Loan Term: 40 Years;
  - e. Maturity Date: March 1, 2033;
  - f. Principal Balance: \$35,844.36; (\*only \$25,091.05 is interest-bearing)
  - g. Deferred payment: \$10,753.31 (non-interest bearing)
  - h. Balloon payment: \$20,478.76
- (3) **Within fourteen (14) days** from the date of this Order the Debtors shall incorporate the terms of the modified loan terms by the filing of an Amended Chapter 13 Plan;

BY THE COURT:

  
Thomas P. Agresti, Judge  
United States Bankruptcy Court